

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 3 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-27085-MBK
Temeko R. Foster & Michelle R. Foster Judge: Kaplan
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 09/15/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP Initial Debtor: TRF Initial Co-Debtor: MRF

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 345.00 per month to the Chapter 13 Trustee, starting on 10/01/2020 for approximately 48 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,315.00
INTERNAL REVENUE SERVICE	FEDERAL INCOME TAX	\$4,675.36

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
MEB LOAN TRUST c/o SELECT PORTFOLIO SERVICING INC	51 Pageant Lane	\$165,000.00	\$46,709.10
Loancare	51 Pageant Lane	\$165,000.00	\$171,558.00

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Caliber Home Loans

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Wells Fargo (claim #10)	400 Maple Grove Boulevard	\$19,731.63

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 0 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Joann Moody	\$0.00	Residential lease	Assume	\$1,000.00

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Bank Of America	400 Maple Grove Blvd	Judgment	\$11,215.00	\$353,000.00	\$1.00	\$365,000.00	\$11,215.00
Citibank	400 Maple Grove Blvd	Judgment	\$3,917.00	\$353,000.00	\$1.00	\$365,000.00	\$3,917.00
Discover Bank	400 Maple Grove Blvd	Judgment	\$6,185.53	\$353,000.00	\$1.00	\$365,000.00	\$6,185.53

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Debtors obtained a loan modification through Caliber Home Loans. Debtors can no longer afford to keep property located at 51 Pageant Lane Willingboro, NJ.

Explain below **how** the plan is being modified:

Removing mortgage arrears and loan modification terms. Caliber Home Loans is now unaffected by the plan. Wells Fargo balance has been updated per the claim filed. Unsecured creditors to receive 0% due to change in self-employment income. Debtors are surrendering property located at 51 Pageant Lane Willingboro, NJ.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 09/15/2020 _____

/s/ Temeko R. Foster
Debtor

Date: 09/15/2020 _____

/s/ Michelle R. Foster
Joint Debtor

Date: 09/15/2020 _____

/s/ Lee M. Perlman
Attorney for Debtor(s)

Certificate of Notice Page 11 of 14

United States Bankruptcy Court
District of New JerseyIn re:
Temeko R. Foster
Michelle R. Foster
DebtorsCase No. 19-27085-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 4
Total Noticed: 71

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.

db/jdb
cr +Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618
+CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814

cr +LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814

518476354 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518446180 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518446182 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

518530184 Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785

518446186 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
Woodland Hills, CA 91367)

518446194 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
(address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)

518446188 +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610

518529883 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

518446195 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040

518446204 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837

518446205 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

518487247 +Joann Moody, 51 Pageant Lane, Willingboro, NJ 08046-2703

518565983 +LOANCARE, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262

518446209 +Loancare, PO Box 8068, Virginia Beach, VA 23450-8068

518585813 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,
Salt Lake City, UT 84119-3284

518585814 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,
Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284

518446211 +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558

518524875 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366

518446212 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
Dallas, TX 75266-0360

518446216 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

518446217 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535

518521599 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

518446218 +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004

518446224 +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016

518446225 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

518446227 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

518518215 Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

518446228 +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 17 2020 00:18:40 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 17 2020 00:18:39 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518446178 +E-mail/Text: backoffice@affirm.com Sep 17 2020 00:19:15 Affirm Inc, Affirm Incorporated,
Po Box 720, San Francisco, CA 94104-0720

518549291 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 17 2020 00:19:13 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City OK 73134-2500

518446191 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 17 2020 00:19:48 Capital One,
Capital One Retail Svcs, Po Box 30253, Salt Lake City, UT 84130-0253

518446189 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 17 2020 00:20:33 Capital One,
Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253

518446196 +E-mail/Text: documentfiling@lciinc.com Sep 17 2020 00:17:34 Comcast,
401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600

518446197 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 17 2020 00:18:25 Comenity Bank/Express,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

518446198 +E-mail/Text: convergent@ebn.phinsolutions.com Sep 17 2020 00:18:57
Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004

518446199 +E-mail/PDF: creditonebknottifications@resurgent.com Sep 17 2020 00:20:38 Credit One Bank,
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

518446200 E-mail/PDF: DellBKNotifications@resurgent.com Sep 17 2020 00:19:55 Dell Financial Services,
Bankruptcy, 1 Dell Way, Round Rock, TX 78682

518565898 E-mail/Text: bnc-quantum@quantum3group.com Sep 17 2020 00:18:35
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 71

Date Rcvd: Sep 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518446201 +E-mail/Text: mrdiscen@discover.com Sep 17 2020 00:17:46 Discover, PO Box 71084, Charlotte, NC 28272-1084

518446202 +E-mail/Text: mrdiscen@discover.com Sep 17 2020 00:17:46 Discover Financial, Po Box 3025, New Albany, OH 43054-3025

518446203 +E-mail/Text: dplbk@discover.com Sep 17 2020 00:18:56 Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954

518509609 +E-mail/Text: dplbk@discover.com Sep 17 2020 00:18:57 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

518504029 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 17 2020 00:20:24 Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518446206 +E-mail/Text: fggbanko@fgny.com Sep 17 2020 00:17:55 Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

518446207 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 17 2020 00:18:05 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

518446192 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 17 2020 00:21:18 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850

518446208 +E-mail/Text: PBNCNotifications@perituservices.com Sep 17 2020 00:17:50 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

518553547 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 17 2020 00:20:02 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518446210 +E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 17 2020 00:21:32 LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497

518446213 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 17 2020 00:20:22 Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222

518539197 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 17 2020 00:19:55 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

518446214 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 17 2020 00:21:28 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

518529367 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 17 2020 00:21:37 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

518529414 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 17 2020 00:19:56 Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541

518446215 +E-mail/Text: bankruptcy@pseg.com Sep 17 2020 00:17:36 PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490

518452044 E-mail/Text: bnc-quantum@quantum3group.com Sep 17 2020 00:18:35 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

518452029 E-mail/Text: bnc-quantum@quantum3group.com Sep 17 2020 00:18:35 Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788

518452028 E-mail/Text: bnc-quantum@quantum3group.com Sep 17 2020 00:18:35 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

518459730 +E-mail/Text: bncmail@w-legal.com Sep 17 2020 00:18:45 SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

518446220 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:21:15 Synch/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

518449168 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:20:28 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518559131 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:21:16 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518446221 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:21:15 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

518446223 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:21:15 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

518446222 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:21:16 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518550609 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 17 2020 00:21:38 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518487217* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518446179* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518487216* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518446181* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487218* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487219* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487220* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

518446185* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)

518487223* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)

518446184* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

518487221* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

518487222* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

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Form ID: pdf901

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Total Noticed: 71

Date Rcvd: Sep 16, 2020

***** BYPASSED RECIPIENTS (continued) *****

518446187* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
Woodland Hills, CA 91367)

518487224* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
Woodland Hills, CA 91367)

518487225* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
Woodland Hills, CA 91367)

518487232* ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
(address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)

518487226* +Caliber Home Loans, In, PO Box 24610, Oklahoma City, OK 73124-0610

518487229* +Capital One, Capital One Retail Svcs, PO Box 30253, Salt Lake City, UT 84130-0253

518446190* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518487227* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518487228* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518487233* +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,
Saint Louis, MO 63179-0040

518487234* +Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600

518487235* +Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

518487236* +Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004

518487237* +Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873

518487238* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, Bankruptcy, 1 Dell Way,
Round Rock, TX 78682)

518564853* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

518487239* +Discover, PO Box 71084, Charlotte, NC 28272-1084

518487240* +Discover Financial, PO Box 3025, New Albany, OH 43054-3025

518487241* +Discover Personal Loan, Attention: Bankruptcy, PO Box 30954,
Salt Lake City, UT 84130-0954

518487242* +Eastern Account System, PO Box 837, Newtown, CT 06470-0837

518487243* +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610

518487244* +Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

518487245* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346,
Philadelphia, PA 19101-7346

518487246* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346,
Philadelphia, PA 19101-7346

518446193* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, Attn: Correspondence Dept, PO Box 15298,
Wilmington, DE 19850)

518487230* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, Attn: Correspondence Dept, PO Box 15298,
Wilmington, DE 19850)

518487231* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, Attn: Correspondence Dept, PO Box 15298,
Wilmington, DE 19850)

518487248* +Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043

518487250* +LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497

518487249* +LoanCare, PO Box 8068, Virginia Beach, VA 23450-8068

518487251* +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558

518487252* +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360,
Dallas, TX 75266-0360

518487253* +Ollo Card Services, Attn: Bankruptcy, PO Box 9222, Old Bethpage, NY 11804-9222

518487254* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
Norfolk, VA 23541)

518487255* +PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490

518487256* +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

518487257* +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535

518446219* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08602)

518487259* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08602)

518487258* +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004

518487260* +Synchb/PLCC, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064

518487261* +Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001

518487263* +Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

518487262* +Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

518487264* +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016

518446226* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

518487265* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

518487266* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

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User: admin
Form ID: pdf901

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Total Noticed: 71

Date Rcvd: Sep 16, 2020

***** BYPASSED RECIPIENTS (continued) *****

518487267* +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
518487268* +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913
518446183 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, * 62, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 15, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas J. McDonough on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com
Douglas J. McDonough on behalf of Creditor Bank of America, NA DMcDonough@flwlaw.com
Lee Martin Perlman on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com
Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com
Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14